

Information to identify the case:

Debtor 1	<u>Ernest C Young</u>	Social Security number or ITIN	xxx-xx-2258
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-23830-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ernest C Young

11/20/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Ernest C Young
DebtorCase No. 17-23830-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 51

Date Rcvd: Nov 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2019.

db
cr
+Ernest C Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748
+Fidelity National Title Insurance Company, Fidelity National Title Insurance Company,
601 Riverside Avenue, Jacksonville, FL 32204-2901
516926825 Apex Asset Management L.L.C., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
516926826 +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768
518172713 +Charlene Cathcart, Esq., 211 South White Horse Pike, Audubon, NJ 08106-1306
516926830 Colonial Savings F.A., PO Box 1301, Fort Worth, TX 76101-1301
518172715 +Cooper Physician, 1 Cooper Plaza, Camden, NJ 08103-1461
517100297 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
518172714 +Cooper University Health Care, 1 Cooper Plaza, Camden, NJ 08103-1461
518172707 +Dajave Weeks, 279 South Black Horse Pike, Mt. Ephraim, NJ 08059-2123
516926834 +Dana B. Ostrovsky, Esq., Fidelity National Law Group, 1515 Market Street, Suite 1410,
Philadelphia, PA 19102-1913
516926835 +David Cuneo, Esq., 885 Haddon Ave., Collingswood, NJ 08108-1941
518172706 +Derrick Mallon, 159 Cross-Keys Road, Berlin, NJ 08009-9478
516926836 Emerg Phy Assoc of S. Jersey, PC, PO Box 1109, Minneapolis, MN 55440-1109
516926837 +Eye Physicians PC, 1140 White Horse Road, Suite #1, Voorhees, NJ 08043-2106
516926838 +Faloni & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592
516926840 +Fidelity National Title Insurance Co., 601 Riverside Ave., Jacksonville, FL 32204-2901
516926839 #+Fidelity National Title Insurance Co., 1515 Market Street, 1325,
Philadelphia, PA 19102-1930
516926843 +Gem Ambulance Service, 1750 Cedar Bridge Ave., Lakewood, NJ 08701-6921
518172712 +Jason C. Pollack, Esq., 211 South White Horse Pike, Audubon, NJ 08106-1306
516926844 Jewell Devereaux II, 1041 Belmont Ave., Philadelphia, PA 19104-1211
517100298 John D. Kernan, D.M.D., 658 Cumberland Blvd., Westmont, NJ 08108-3642
516926846 +KML Law Group, P.C., 216 Haddon Ave., Suite 406, Collingswood, NJ 08108-2812
516926845 +Kayla Gamar-Young, 420 Myrtle Ave., Lindenwold, NJ 08021-1748
518172709 +Mason Mallon, 120 Clementon Rd., Gibbsboro, NJ 08026-1149
518172710 +Michael C. Dennin, Esq., Law Offices of Vincent J. Ciecka, 5709 Westfield Ave.,
Pennsauken, NJ 08110-1837
516926849 +PennSTAR, 3400 Spruce Street, HUP, Ravdin Bldg. 10th Floor, Philadelphia, PA 19104-4238
518172708 +Regina D. Matteo, 998 Clements Bridge Rd., Barrington, NJ 08007-1411
518172711 +Robert Kaplan, Esq., Margolis, Edelstein, 100 Century Parkway, Suite 200, PO Box 5084,
Mt. Laurel, NJ 08054-5084
516926854 +Valentine & Kebartas, LLC, PO Box 325, Lawrence, MA 01842-0625

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 21 2019 00:52:45 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Nov 21 2019 00:52:40 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516972971 EDI: GMACFS.COM Nov 21 2019 05:13:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
516926824 +EDI: GMACFS.COM Nov 21 2019 05:13:00 Ally Financial, PO Box 380901,
Minneapolis, MN 55438-0901
517100295 +EDI: RMCB.COM Nov 21 2019 05:13:00 American Medical Collection Agency,
4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615
517100296 E-mail/Text: info@chcollects.com Nov 21 2019 00:53:33 C&H Collection, PO Box 1399,
Merchantville, NJ 08109-0399
516926828 EDI: CAPITALONE.COM Nov 21 2019 05:13:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
516926831 +E-mail/Text: bankruptcydesk@colonialsavings.com Nov 21 2019 00:53:04 Colonial Savings F.A.,
2626 West Freeway, Suite 1900, Fort Worth, TX 76102-7109
517156917 +E-mail/Text: bankruptcydesk@colonialsavings.com Nov 21 2019 00:53:04 Colonial Savings, F.A.,
2626 W FWY, Fort Worth, TX 76102-7109
516926832 EDI: WFNBN.COM Nov 21 2019 05:13:00 Comenity Bank, Attn: Bankruptcy Dept, PO Box 182125,
Columbus, OH 43218-2125
516926833 E-mail/PDF: creditonebknofications@resurgent.com Nov 21 2019 01:02:21 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
516926841 +EDI: AMINFOFP.COM Nov 21 2019 05:13:00 First Premier Bank, 3820 N. Louis Ave.,
Sioux Falls, SD 57107-0145
516926847 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 21 2019 01:02:31 LVNV Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
517075212 E-mail/PDF: resurgentbknofications@resurgent.com Nov 21 2019 01:03:36
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517075185 E-mail/PDF: resurgentbknofications@resurgent.com Nov 21 2019 01:02:29
LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516926851 E-mail/Text: info@phoenixfinancialsvcs.com Nov 21 2019 00:51:32 Phoenix Financial Services,
PO Box 361450, Indianapolis, IN 46236
516926852 EDI: PRA.COM Nov 21 2019 05:13:00 Portfolio Recovery, 120 Corporate Blvd.,
Norfolk, VA 23502

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: Nov 20, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517155725 EDI: PRA.COM Nov 21 2019 05:13:00 Portfolio Recovery Associates, LLC, c/o Modells,
POB 41067, Norfolk VA 23541
517087282 +EDI: JEFFERSONCAP.COM Nov 21 2019 05:13:00 Premier Bankcard, LLC,
Jefferson Capital Systems, LLC Assignee, PO BOX 7999, SAINT CLOUD MN 56302-7999
516926853 +E-mail/Text: clientservices@simonsagency.com Nov 21 2019 00:53:22 Simons Agency Inc.,
4963 Winterstreet Drive, Liverpool, NY 13088-2176
516926855 +EDI: BLUESTEM Nov 21 2019 05:13:00 Webbank/Fingerhut, 6250 Ridgewood Road,
Saint Cloud, MN 56303-0820

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516926827* +Arcadia Recovery Bureau, LLC, PO Box 6768, Wyomissing, PA 19610-0768
516926829* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
516926842* +First Premier Bank, 3820 N. Louis Ave., Sioux Falls, SD 57107-0145
516926848* +LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497
516926850* +PennSTAR, 3400 Spruce Street, HUP, Ravdin Bldg. 10th Floor, Philadelphia, PA 19104-4238
517087305* +Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999,
Saint Cloud Mn 56302-7999
518172716 ##+Kayla Young, as Guardian for A.Y., 420 Myrtle Ave., Lindenwold, NJ 08021-1748
TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Colonial Savings, F.A. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Conika Majumdar on behalf of Creditor Fidelity National Title Insurance Company
conika.majumdar@fnf.com
David K Cuneo on behalf of Debtor Ernest C Young cuneoesq@gmail.com
Denise E. Carlon on behalf of Creditor Colonial Savings, F.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor Colonial Savings, F.A. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nona Ostrove on behalf of Debtor Ernest C Young nostrove@ostrovelaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10